

## REMARKS

Applicants respectfully request further examination and reconsideration in view of the received Office Action. Claims 19-36 remain pending in this case. Claims 19-36 are rejected. No claims have been amended and no new matter has been added.

### 35 U.S.C. 102 (e)

Claims 19-36 stand rejected under 35 U.S.C. 102(e) as being unpatentable over United States Patent 6,889,197 by Lidow. Applicants have reviewed the cited reference and respectfully submit that the embodiments of the present invention as recited in Claims 19-36 are patentable over by Lidow.

Applicants understand Lidow to purport to teach a system wherein a supply chain is connected to a centralized supply chain server. Lidow may suggest a system in which a bank may procure the necessary finances for a customer invoice. Lidow does not teach a system in which a clearinghouse may finance any business unit and the supply chain is a factor in determining the amount of financing, as claimed. Specifically, Applicant respectfully assert that Lidow fails to teach or suggest a method which includes "providing financing by a clearinghouse for at least one of said plurality of business units wherein said supply chain is a factor in determining a degree of financing for said business unit."(emphasis added) as claimed in independent Claim 19.

For this reason, Applicants respectfully assert that Lidow fails to teach or suggest the claimed features of the present invention as recited in independent Claim 19. Therefore Applicants respectfully assert that this claim is thus in a condition for allowance.

Applicants also respectfully submit that Lidow fails to teach or suggest the additional claimed features of the present invention as recited in Claim 20 that depends from Claim 19. Therefore, Applicants respectfully submit that Claim 20 overcomes the rejection under 35 U.S.C. 102(e) and is this in a condition for allowance as being dependent on an allowable base claim.

Furthermore, Applicant respectfully assert that Lidow fails to teach or suggest a supply chain which includes “ordering a component, wherein a first node of a supply chain orders a manufacturing component from a second node of said supply chain via a supply chain clearinghouse,” as claimed in independent Claim 21 and similarly recited in independent Claim 29. Applicants understand Lidow to purport to teach a system in which a centralized supply chain server conducts transactions within the chain. This is very different than a first component ordering directly from a second component in a supply chain. Furthermore, Lidow fails to teach or suggest a system in which manufacturing components are purchased through different nodes in a supply chain. Specifically, Applicants respectfully assert that Lidow fails to teach or suggest a system “wherein a first node of a supply chain orders a manufacturing

component from a second node of said supply chain via a supply chain clearinghouse”(emphasis added) as claimed in independent Claim 21 and similarly recited in independent Claim 29.

For this reason, Applicants respectfully assert that Lidow fails to teach or suggest the claimed features of the present invention as recited in independent Claims 21 and 29. Therefore, Applicants respectfully assert that these claims overcome the rejection under 35 U.S.C. 102(e) are thus in a condition for allowance.

Applicants also respectfully submit that Lidow fails to teach or suggest the additional claimed features of the present invention as recited in Claims 22-28 that depends from Claim 21, and 30-36 that depend from Claim 29. Therefore, Applicants respectfully submit that Claims 22-28 and 30-36 overcome the rejection under 35 U.S.C. 102(e) and are thus in a condition for allowance as being dependent on allowable base claims.

### CONCLUSION

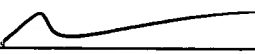
Based upon the arguments presented above, it is respectfully asserted that Claims 19-36 overcome the rejections of record and therefore allowance of these Claims is solicited.

The Examiner is invited to contact Applicants' undersigned representative if the Examiner believes such action would expedite resolution of the present Application.

Respectfully submitted,

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